

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
AT ORLANDO**

In re:

Arlette Budka,

Bankruptcy No. 09-02508
Chapter 7
Judge Karen S. Jennemann

FIA Card Services, N.A. (f.k.a. MBNA America
Bank, N.A.),

Plaintiff,

vs.

Arlette Budka,

Defendant.

ADV. NO. 09-00766

NONDISCHARGEABLE JUDGMENT

Based upon the Stipulation of the Parties, referenced as document #9, IT IS HEREBY ADJUDGED
AND DECREED:

1. The sum of **\$1,500.00** owed by the Defendant to Plaintiff is found to be nondischargeable and Plaintiff is granted judgment against Defendant in this amount.
2. The non-discharged sum of **\$1,500.00** shall be paid as follows: **the sum of \$25.00 per month, each month for 12 months, commencing 01/04/2010. Thereafter the sum of \$50.00 per month, each month for 12 months, then the sum of \$100.00 per month, each month for 6 months.** The remaining payments shall be due on the same day of each month thereafter. While not in default, such principal shall not bear interest.

J.B. VOL 15 NO. 1027

3. Payments are to be made to:

Accounts Receivable
Attn: FIA Card Services, N.A. (f.k.a. MBNA America Bank, N.A.)
WEINSTEIN & RILEY, P.S.
P.O. Box 3978
Seattle, WA 98124
INCLUDE ACCOUNT NUMBER ON PAYMENTS

Plaintiff or its agents may send monthly bills and invoices as a courtesy reminder to Defendant.

4. In the event Defendant defaults in payments, Plaintiff shall be entitled to declare the sum of **\$1,500.00**, plus any interest, immediately due and payable, together with Plaintiff's reasonable attorneys' fees and costs incurred.
5. Defendant acknowledges and stipulates that if Defendant fails to make any payment as agreed, the remaining **\$1,500.00**, less any payments made, shall bear interest at twelve percent (12%) per annum until paid or otherwise satisfied. However, no interest will accrue so long as payments are kept current.
6. Plaintiff will refrain from pursuing its rights under this agreement so long as Defendant continues to make payment on a regular, timely basis. If Defendant defaults, however, Plaintiff shall have the right to pursue any legally available remedy, including (but not limited to) garnishment of wages or bank accounts, and the filing of liens, without further notice.

///

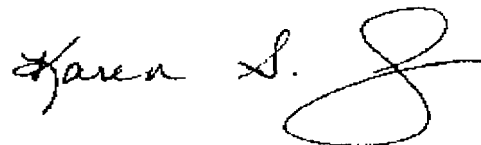
///

///



7. The parties shall pay their own attorney fees and costs in this matter.

Done and Ordered in Orlando, Florida on December 10, 2009



Karen S. Jennemann
BANKRUPTCY JUDGE

Furnished copies to:

Kenneth S. Jannette 0062211
Weinstein & Riley, P.S
14 Penn Plaza, Suite 1300
New York, NY 10122
800-206-7410

Trustee
Gene T. Chambers
Post Office Box 533987
Orlando, FL 32853

U.S. Trustee
United States Trustee - ORL7
135 W. Central Blvd., Suite 620
Orlando, FL 32801

William M. Reed
Attorney At Law
Post Office Box 120280
Clermont, FL 34712-0280

Arlette Budka
1931 Summit Oak Circle
Minneola, FL 34715

